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☐ 1. Document ID: US 6373950 B1

L7: Entry 1 of 21

File: USPT

Apr 16, 2002

US-PAT-NO: 6373950

DOCUMENT-IDENTIFIER: US 6373950 B1

TITLE: System, method and article of manufacture for transmitting messages within messages utilizing an extensible, flexible architecture

DATE-ISSUED: April 16, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rowney; Kevin T. B.	San Francisco	CA		

US-CL-CURRENT: 380/255; 380/43, 380/59, 705/64

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the basic SET protocol, is provided by a preferred embodiment of the invention. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant is provided by a preferred embodiment of the invention. An architecture for transmitting messages from a merchant-controlled computer system, such as a server, to an acquirer-controlled computer system, such as a gateway, is disclosed. The merchant-controlled computer system defines messages as text name-value pairs, and encrypts them using an encryption scheme such as PKCS-7. The encrypted name-value pairs are encoded into a text sequence using a text-encoding scheme such as Multipurpose Internet Mail Extensions encoding. The messages are transmitted to the acquirer-controlled computer as payload data in a transmission block. The messages may be used, for example, to command the acquirer-controlled computer to perform settlement/reconciliation, to notify the acquirer-controlled computer of a logon or

logoff operation, or to request the acquirer-controlled computer to transmit its parameter values.

45 Claims, 109 Drawing figures
Exemplary Claim Number: 1
Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMMC	Draw D
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☐ 2. Document ID: US 6363363 B1

L7: Entry 2 of 21

File: USPT

Mar 26, 2002

US-PAT-NO: 6363363
DOCUMENT-IDENTIFIER: US 6363363 B1

TITLE: System, method and article of manufacture for managing transactions in a high availability system

DATE-ISSUED: March 26, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Haller; Daniel R.	Menlo Park	CA		
Nguyen; Trong	Sunnyvale	CA		
Rowney; Kevin T. B.	San Francisco	CA		
Berger; David A.	San Mateo	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/40; 705/26, 705/27, 705/77, 709/203, 709/230, 709/245, 709/249, 709/250

ABSTRACT:

An architecture is disclosed allowing a server to communicate bidirectionally with a gateway over a first communication link, over which service requests are initiated by the server. In response to a transaction received from a host legacy system at the gateway, the gateway parses one or more transaction response values from the host message, maps the one or more transaction response values to a canonical response code, and stores the canonical response code in a transaction log. According to a broad aspect of a preferred embodiment of the invention, communication networks that employ transactions between applications must effectively manage transactions that flow over the network. In addition, networking systems must also detect counterfeit transactions, especially, when the networking systems are utilized for financial transactions. An active, on-line database is utilized as a transaction log to track original requests, valid retries and detect fraudulent transactions. The transaction log serves as a memory cache where the received host response is returned to a valid retry transaction should the original response fail to reach a server because of a communications problem.

24 Claims, 109 Drawing figures
Exemplary Claim Number: 1
Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw D
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☒ 3. Document ID: US 6304915 B1

L7: Entry 3 of 21

File: USPT

Oct 16, 2001

US-PAT-NO: 6304915

DOCUMENT-IDENTIFIER: US 6304915 B1

TITLE: System, method and article of manufacture for a gateway system architecture with system administration information accessible from a browser

DATE-ISSUED: October 16, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Nguyen; Trong	Sunnyvale	CA		
Subramanian; Mahadevan P.	Foster City	CA		
Haller; Daniel R.	Menlo Park	CA		

US-CL-CURRENT: 709/250; 709/217, 709/230

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet. The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway system architecture includes support for standard Internet access routines which facilitate access to system administration information from a commercial web browser.

20 Claims, 112 Drawing figures

Exemplary Claim Number: 1,9

Number of Drawing Sheets: 60

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw D
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☒ 4. Document ID: US 6253027 B1

L7: Entry 4 of 21

File: USPT

Jun 26, 2001

US-PAT-NO: 6253027

DOCUMENT-IDENTIFIER: US 6253027 B1

TITLE: System, method and article of manufacture for exchanging software and configuration data over a multichannel, extensible, flexible architecture

DATE-ISSUED: June 26, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		
Rowney; Kevin T. B.	San Francisco	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 380/287; 705/26, 705/50, 713/150, 713/151, 713/164, 713/168, 713/175, 713/180, 713/200, 713/201

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

21 Claims, 109 Drawing figures

Exemplary Claim Number: 8

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 5. Document ID: US 6178409 B1

L7: Entry 5 of 21

File: USPT

Jan 23, 2001

US-PAT-NO: 6178409

DOCUMENT-IDENTIFIER: US 6178409 B1

TITLE: System, method and article of manufacture for multiple-entry point virtual point of sale architecture

DATE-ISSUED: January 23, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		
Berger; David A.	San Mateo	CA		
Arora; Atul	San Jose	CA		

US-CL-CURRENT: 705/79; 380/255, 380/287, 705/26, 705/39, 705/40, 705/44, 705/76,
705/77, 713/150, 713/153, 713/155, 713/156, 713/168, 713/175

ABSTRACT:

A server communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications.

24 Claims, 109 Drawing figures
Exemplary Claim Number: 9
Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMIC	Draw De
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☒ 6. Document ID: US 6119105 A

L7: Entry 6 of 21

File: USPT

Sep 12, 2000

US-PAT-NO: 6119105

DOCUMENT-IDENTIFIER: US 6119105 A

TITLE: System, method and article of manufacture for initiation of software distribution from a point of certificate creation utilizing an extensible, flexible architecture

DATE-ISSUED: September 12, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Williams; Humphrey	Palo Alto	CA		

US-CL-CURRENT: 705/39; 705/26; 705/44

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system.

The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

24 Claims, 109 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. D
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☐ 7. Document ID: US 6072870 A

L7: Entry 7 of 21

File: USPT

Jun 6, 2000

US-PAT-NO: 6072870

DOCUMENT-IDENTIFIER: US 6072870 A

TITLE: System, method and article of manufacture for a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: June 6, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Nguyen; Trong	Sunnyvale	CA		
Haller; Daniel R.	Menlo Park	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/79; 705/26, 705/35, 705/39, 705/40, 705/78, 713/201

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the basic

SET protocol, is provided by a preferred embodiment of the invention.

22 Claims, 101 Drawing figures

Exemplary Claim Number: 8

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☒ 8. Document ID: US 6026379 A

L7: Entry 8 of 21

File: USPT

Feb 15, 2000

US-PAT-NO: 6026379

DOCUMENT-IDENTIFIER: US 6026379 A

TITLE: System, method and article of manufacture for managing transactions in a high availability system

DATE-ISSUED: February 15, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Haller; Daniel R.	Menlo Park	CA		
Nguyen; Trong	Sunnyvale	CA		
Rowney; Kevin T. B.	San Francisco	CA		
Berger; David A.	San Mateo	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/34; 705/26, 705/27, 705/39

ABSTRACT:

An architecture is disclosed allowing a server to communicate bidirectionally with a gateway over a first communication link, over which service requests are initiated by the server. In response to a transaction received from a host legacy system at the gateway, the gateway parses one or more transaction response values from the host message, maps the one or more transaction response values to a canonical response code, and stores the canonical response code in a transaction log. According to a broad aspect of a preferred embodiment of the invention, communication networks that employ transactions between applications must effectively manage transactions that flow over the network. In addition, networking systems must also detect counterfeit transactions, especially, when the networking systems are utilized for financial transactions. An active, on-line database is utilized as a transaction log to track original requests, valid retries and detect fraudulent transactions. The transaction log serves as a memory cache where the received host response is returned to a valid retry transaction should the original response fail to reach a server because of a communications problem.

25 Claims, 106 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMOC	Draw. De
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☐ 9. Document ID: US 6016484 A

L7: Entry 9 of 21

File: USPT

Jan 18, 2000

US-PAT-NO: 6016484

DOCUMENT-IDENTIFIER: US 6016484 A

TITLE: System, method and article of manufacture for network electronic payment instrument and certification of payment and credit collection utilizing a payment

DATE-ISSUED: January 18, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Williams; Humphrey	Palo Alto	CA		
Hughes; Kevin	San Mateo	CA		
Parmar; Bipinkumar G.	Cupertino	CA		

US-CL-CURRENT: 705/39; 235/375, 235/380, 705/26, 715/700

ABSTRACT:

An electronic monetary system provides for transactions utilizing an electronic-monetary system that emulates a wallet or a purse that is customarily used for keeping money, credit cards and other forms of payment organized. Access to the instruments in the wallet or purse is restricted by a password to avoid unauthorized payments. A certificate form must be completed in order to obtain an instrument. The certificate form obtains the information necessary for creating a certificate granting authority to utilize an instrument, a payment holder and a complete electronic wallet. Electronic approval results in the generation of an electronic transaction to complete the order. If a user selects a particular certificate, a particular payment instrument holder will be generated based on the selected certificate. In addition, a default bitmap for the instrument associated with a particular certificate is defined by the issuing agent for the certificate, and the default bitmap will be displayed when the certificate definition is completed. Finally, the number associated with a particular certificate will be utilized to determine if a certificate can be issued by a particular party.

21 Claims, 35 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 23

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMOC	Draw. De
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☐ 10. Document ID: US 6002767 A

L7: Entry 10 of 21

File: USPT

Dec 14, 1999

US-PAT-NO: 6002767

DOCUMENT-IDENTIFIER: US 6002767 A

**** See image for Certificate of Correction ****

TITLE: System, method and article of manufacture for a modular gateway server architecture

DATE-ISSUED: December 14, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/79; 705/26, 705/27, 713/153

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the SET protocol is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

23 Claims, 101 Drawing figures

Exemplary Claim Number: 9

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw.D
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☒ 11. Document ID: US 5996076 A

L7: Entry 11 of 21

File: USPT

Nov 30, 1999

US-PAT-NO: 5996076

DOCUMENT-IDENTIFIER: US 5996076 A

TITLE: System, method and article of manufacture for secure digital certification of electronic commerce

DATE-ISSUED: November 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
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Rowney; Kevin T. B. San Francisco CA
Chen; Yuhua Palo Alto CA

US-CL-CURRENT: 713/201; 705/76, 705/78

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a party in communication with a first application resident on a first computer which is in communication with a second computer with a certification authority application resident thereon. The second computer is in communication with a third computer utilizing an administrative function resident thereon. The first, second and third computers are connected by a network, such as the Internet. A name-value pair for certification processing is created on said first computer and transmitted to an administrative function on the third computer. Then, the name-value pair is routed to the appropriate certification authority on the second computer. The administrative function also transmits other certification information from said administrative function to said certification authority on the second computer. Until, finally, a certificate is created comprising the name-value pair and the other certification information on the second computer. The certificate is utilized for authenticating identity of the party.

21 Claims, 89 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 42

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KOMC	Draw. D
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☐ 12. Document ID: US 5987132 A

L7: Entry 12 of 21

File: USPT

Nov 16, 1999

US-PAT-NO: 5987132

DOCUMENT-IDENTIFIER: US 5987132 A

**** See image for Certificate of Correction ****

TITLE: System, method and article of manufacture for conditionally accepting a payment method utilizing an extensible, flexible architecture

DATE-ISSUED: November 16, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rowney; Kevin T. B.	San Francisco	CA		

US-CL-CURRENT: 705/77; 705/26, 705/35, 705/39, 705/40, 705/44, 705/76, 705/79

ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests

are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the vPOS system remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

20 Claims, 108 Drawing figures
Exemplary Claim Number: 14
Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw D
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☐ 13. Document ID: US 5983208 A

L7: Entry 13 of 21

File: USPT

Nov 9, 1999

US-PAT-NO: 5983208
DOCUMENT-IDENTIFIER: US 5983208 A

TITLE: System, method and article of manufacture for handling transaction results in a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: November 9, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Haller; Daniel R.	Menlo Park	CA		
Nguyen; Trong	Sunnyvale	CA		

US-CL-CURRENT: 705/40; 705/21, 705/44

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

21 Claims, 108 Drawing figures
 Exemplary Claim Number: 1
 Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw D
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☐ 14. Document ID: US 5978840 A

L7: Entry 14 of 21

File: USPT

Nov 2, 1999

US-PAT-NO: 5978840
 DOCUMENT-IDENTIFIER: US 5978840 A

TITLE: System, method and article of manufacture for a payment gateway system architecture for processing encrypted payment transactions utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: November 2, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Nguyen; Trong	Sunnyvale	CA		
Haller; Daniel R.	Menlo Park	CA		
Subramanian; Mahadevan P.	Foster City	CA		

US-CL-CURRENT: 709/217; 705/53, 705/79

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet. The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway architecture includes three distinct sections to enhance distribution of the functions. The upper API consists of concise functions which are available via a call out interface to custom modules. The lower API allows the gateway and the custom modules to call in to reusable functions which facilitate isolation from possible future fluctuations in structural definitions of SET data elements. The system configuration custom parameters include the more static information elements required for such things as the network address of the host or its proxy equipment, timeout values, expected length of certain messages and other system configuration information. These parameters are specified as name-value pairs in the gateway system initialization file.

34 Claims, 113 Drawing figures
 Exemplary Claim Number: 1

Number of Drawing Sheets: 59

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. D.
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☐ 15. Document ID: US 5963924 A

L7: Entry 15 of 21

File: USPT

Oct 5, 1999

US-PAT-NO: 5963924

DOCUMENT-IDENTIFIER: US 5963924 A

TITLE: System, method and article of manufacture for the use of payment instrument holders and payment instruments in network electronic commerce

DATE-ISSUED: October 5, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Williams; Humphrey	Palo Alto	CA		
Hughes; Kevin	San Mateo	CA		
Parmar; Bipinkumar G.	Cupertino	CA		

US-CL-CURRENT: 705/40

ABSTRACT:

An electronic monetary system provides for transactions utilizing an electronic-monetary system that emulates a wallet or a purse that is customarily used for keeping money, credit cards and other forms of payment organized. Access to the instruments in the wallet or purse is restricted by a password to avoid unauthorized payments. An appropriate indicia such as color, an icon or other information associated with the display screen will be used to communicate security authorization for a particular instrument, payment instrument or payment instrument holder. When access is authorized, a graphical representation of the payment instruments is presented on the display to enable a user to select a payment method of their choice. Once a payment instrument is selected, a summary of the goods for purchase are presented to the user and the user enters their electronic approval for the transaction or cancels the transaction. Electronic approval results in the generation of an electronic transaction to complete the order.

65 Claims, 35 Drawing figures

Exemplary Claim Number: 19

Number of Drawing Sheets: 23

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. D.
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☐ 16. Document ID: US 5943424 A

L7: Entry 16 of 21

File: USPT

Aug 24, 1999

US-PAT-NO: 5943424

DOCUMENT-IDENTIFIER: US 5943424 A

TITLE: System, method and article of manufacture for processing a plurality of transactions from a single initiation point on a multichannel, extensible, flexible architecture

DATE-ISSUED: August 24, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Berger; David A.	San Mateo	CA		
Weber; Jay C.	Menlo Park	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/64; 380/29, 380/30, 705/26, 705/70, 705/76, 705/79

ABSTRACT:

An architecture for processing a plurality of transactions from a single point of initiation is disclosed. The initiating computer selects a terminal identification token, and associates the token with a transaction request, thereby ensuring the association of the transaction with a unique terminal identification despite being originated by the same terminal. The tokens are obtained from a token table, which contains a row for each token defined to the system. The table includes a column for the token, a column that identifies a system with which the token may be used, and a column that identifies a date and time field indicating when a particular token was selected for use. A null value in the date-time field indicates that the token for that row is not in use. A query operation selects a token with a null date-time value, and a set operation sets the date-time value to the then-current time to mark it in use. At the conclusion of the transaction, a set operation sets the date-time value to null, enabling the token to be reused for another non-concurrent transaction.

23 Claims, 108 Drawing figures

Exemplary Claim Number: 10

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 17. Document ID: US 5931917 A

L7: Entry 17 of 21

File: USPT

Aug 3, 1999

US-PAT-NO: 5931917

DOCUMENT-IDENTIFIER: US 5931917 A

TITLE: System, method and article of manufacture for a gateway system architecture with system administration information accessible from a browser

DATE-ISSUED: August 3, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
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Nguyen; Trong	Sunnyvale	CA
Subramanian; Mahadevan P.	Foster City	CA
Haller; Daniel R.	Menlo Park	CA

US-CL-CURRENT: 709/250; 709/203, 709/216

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet. The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway system architecture includes support for standard Internet access routines which facilitate access to system administration information from a commercial web browser.

20 Claims, 69 Drawing figures
Exemplary Claim Number: 9
Number of Drawing Sheets: 59

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. D
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☐ 18. Document ID: US 5889863 A

L7: Entry 18 of 21

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests

are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

22 Claims, 109 Drawing figures

Exemplary Claim Number: 12

Number of Drawing Sheets: 57

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWMC	Draw. De
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☐ 19. Document ID: US 5850446 A

L7: Entry 19 of 21

File: USPT

Dec 15, 1998

US-PAT-NO: 5850446

DOCUMENT-IDENTIFIER: US 5850446 A

TITLE: System, method and article of manufacture for virtual point of sale processing utilizing an extensible, flexible architecture

DATE-ISSUED: December 15, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Berger; David A.	San Mateo	CA		
Weber; Jay C.	Menlo Park	CA		
Madapurmath; Vilas I.	Sunnyvale	CA		

US-CL-CURRENT: 705/79; 380/59, 705/26, 713/153

ABSTRACT:

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

21 Claims, 106 Drawing figures
Exemplary Claim Number: 8
Number of Drawing Sheets: 56

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 20. Document ID: US 5815657 A

L7: Entry 20 of 21

File: USPT

Sep 29, 1998

US-PAT-NO: 5815657
DOCUMENT-IDENTIFIER: US 5815657 A

TITLE: System, method and article of manufacture for network electronic
authorization utilizing an authorization instrument

DATE-ISSUED: September 29, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Williams; Humphrey	Palo Alto	CA		
Hughes; Kevin	San Mateo	CA		
Parmar; Bipinkumar G.	Cupertino	CA		

US-CL-CURRENT: 713/200; 235/380, 705/41

ABSTRACT:

An electronic monetary system provides for transactions utilizing an electronic-monetary system that emulates a wallet or a purse that is customarily used for keeping money, credit cards and other forms of payment organized. Access to the instruments in the wallet or purse is restricted by a password to avoid unauthorized payments. When access is authorized, a graphical representation of the payment instruments is presented on the display to enable a user to select a payment method of their choice. Once a payment instrument is selected, a summary of the goods for purchase are presented to the user and the user enters an electronic approval for the transaction or cancels the transaction. Electronic approval results in the generation of an electronic transaction to complete the order.

26 Claims, 35 Drawing figures
Exemplary Claim Number: 1
Number of Drawing Sheets: 26

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 21. Document ID: US 5812668 A

L7: Entry 21 of 21

File: USPT

Sep 22, 1998

US-PAT-NO: 5812668
DOCUMENT-IDENTIFIER: US 5812668 A

TITLE: System, method and article of manufacture for verifying the operation of a remote transaction clearance system utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: September 22, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

US-CL-CURRENT: 705/79; 705/16, 705/21, 705/75, 902/22

ABSTRACT:

An architecture for verifying the operation of a remote transaction clearance system is disclosed. A merchant-controlled computer communicates with a test gateway computer over a communications channel. The merchant-controlled computer transmits messages representing test transactions to the test gateway computer on the communications channel. The test gateway computer responds with simulated transaction responses. In another aspect of the invention, the transaction responses include configuration data that is used by the merchant-operated computer to configure itself to access a production gateway computer.

20 Claims, 107 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 55

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KIMC	Draw. De
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